

**From:** Edward Newhouse

**Subject:** Consumer Information

Date: Jun 29, 2004

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Proposal: Proper Disposal of Consumer  
Information Under the Fair and Accurate Credit Transactions Act of 2003  
Document ID: R-1199  
Press Release Date: 06/08/2004  
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Comments:

@@@Banks should be forced to alert a consumer that this transaction will cost XX or at least with a sticker on the swipe unit that they maybe charged for a point-of-sale transaction. You forced banks to alert the consumer for an ATM surcharge. What's the difference? At a retailer it's even worse, aren't they also getting a cut of the M/C Visa fee, so this is a double dip. It is unreasonable to take (esp a bank) money from someone a disclose it after the fact. Please empower the consumer and not aid in the ignorance of the majority that have no idea it's costing them. Thank you.

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IP: 69.18.164.14  
User Agent: Mozilla/4.0 (compatible; MSIE 6.0;  
Windows NT 5.1)